



07/26/04

AF
RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE – GROUP ART UNIT 3621
Response to Official Action dated 05/26/2004
Customer No.. 000027683

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of : §
David P. Cook §
Serial No.: 09/427,968 §
Filed: October 27, 1999 §
For: CENTRALIZED AUTHORIZATION §
AND FRAUD-PREVENTION §
SYSTEM FOR NETWORK-BASED §
TRANSACTIONS §

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

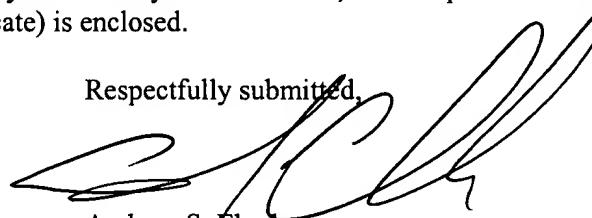
Sir:

Enclosed for filing is an Amendment in the above-identified application.

[] Small entity status of this application has been established by a previously submitted verified statement under 37 C.F.R. §§ 1.9 and 1.27.
[] A verified statement to establish small entity status under 37 C.F.R. § 1.9 and § 1.27 is enclosed.
[X] No additional fee is required.

1. Amendment in response to Office Action dated May 26, 2004;
2. The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Haynes and Boone, LLP Deposit Account No. 08-1394.
3. A copy of this transmittal (in duplicate) is enclosed.

Respectfully submitted,



Andrew S. Ehmke
Reg. No. 50,271

Date: 7/23/04
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D-1262948.1

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DATE OF DEPOSIT: July 23, 2004

This paper and fee are being deposited with the U.S. Postal Service Express Mail Post Office to Addressee service under 37 CFR §1.10 on the date indicated above and is addressed to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Kathy Mettee

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Patent Attorney Docket No. 26796.2
Customer No. 27683

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: § Group Art Unit: 3621
David P. Cook §
Ser. No.: 09/427,968 § Examiner: Worjloh, J.
Filed: October 27, 1999 §
For: CENTRALIZED AUTHORIZATION AND §
FRAUD-PREVENTION SYSTEM FOR §
NETWORK-BASED TRANSACTIONS §

AMENDMENT

Box AF
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed May 26, 2004, please amend the above-identified patent application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.